

Certificate of Notice Page 1 of 3  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Christopher Gray  
Debtor

Case No. 20-11572-amc  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: DonnaR  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Jul 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2020.

db +Christopher Gray, 452 Sunset Avenue, Langhorne, PA 19047-7531

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
14494582 +E-mail/Text: bk@afsacceptance.com Jul 17 2020 04:33:56 AFS Acceptance, LLC,  
1475 W Cypress Creek Rd, Fort Lauderdale, FL 33309-1931

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 18, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2020 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor AFS Acceptance LLC, c/o Credito Real USA Finance  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
CHANDRA M. ARKEMA on behalf of Creditor Bank of America, N.A. carkema@squirelaw.com,  
vcosme@squirelaw.com, jberry@squirelaw.com  
MICHAEL P. KUTZER on behalf of Debtor Christopher Gray mpkutzer1@gmail.com  
REBECCA ANN SOLARZ on behalf of Creditor AFS Acceptance LLC, c/o Credito Real USA Finance  
bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor Credito Real USA Finance bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Christopher Gray	CHAPTER 13
<u>Debtor(s)</u>	
AFS Acceptance LLC, c/o Credito Real USA Finance	
<u>Movant</u>	
vs.	NO. 20-11572 AMC
Christopher Gray	
<u>Debtor(s)</u>	
Scott F. Waterman	11 U.S.C. Section 362
<u>Trustee</u>	

**ORDER TERMINATING AUTOMATIC STAY**

The Court has considered the Motion for Relief from the Automatic Stay filed in this bankruptcy proceeding by Movant, AFS Acceptance LLC, c/o Credito Real USA Finance, reviewed the file herein and, finding that no objections to same have been filed and that all required notices of said Motion have been properly served, is of the opinion that said Motion should be granted. It is therefore,

**ORDERED** that the automatic stay is hereby terminated under 11 U.S.C. §362(d) as to Movant, upon entry of this Order pursuant to the authority granted in Fed.R.Bankr.P., Rule 4001(a)(3) to permit said creditor, its successors and/or assigns, to take possession and sell, lease, or otherwise dispose of the 2010 NISSAN Maxima-V6 Sedan 4D S VIN: 1N4AA5AP0AC848556 in a commercially reasonable manner.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 2020.

**Date: July 15, 2020**

cc: See attached service list



\_\_\_\_\_  
ASHELY M. CHAN  
United States Bankruptcy Judge.

Christopher Gray  
452 Sunset Avenue  
Langhorne, PA 19047

Michael Kutzer, Esq.  
1420 Walnut Street  
Suite 1216  
Philadelphia, PA 19102-3604

Scott F. Waterman  
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701 Market Street  
Philadelphia, PA 19106-1532